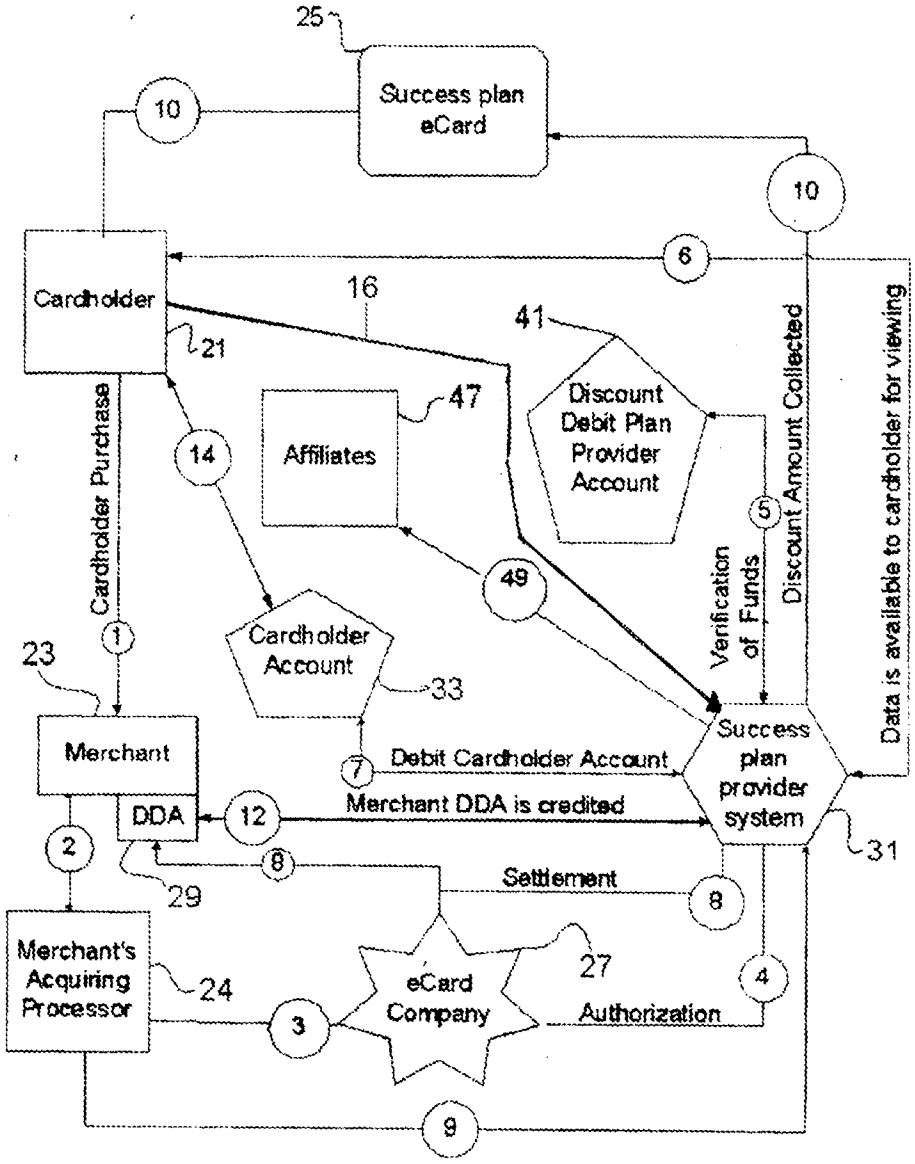
Figure 1


25
Success plan eCard
10
10
Cardholder
6
16
41
21
Discount Debit Plan Provider Account
47
Affiliates
14
Cardholder Purchase
1
49
5
Verification of Funds
Discount Amount Collected
Data is available to cardholder for viewing
Cardholder Account
33
23
Merchant
7
Debit Cardholder Account
Success plan provider system
31
DDA
12
Merchant DDA is credited
2
8
29
Settlement
8
Merchant's Acquiring Processor
24
3
eCard Company
27
Authorization
4
9